

No. 235

ABSTRACT OF REPORTS
OF CONDITION OF

MONTANA

State Banks
and
Trust Companies

•
National Banks
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December 31, 1986

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Aggregate Resources and Liabilities of (111) State Banks and (3) Trust Companies, December 31, 1986, Compared with Report of (114) State Banks and (3) Trust Companies, December 31, 1985

Figures In Thousands

RESOURCES	Dec. 31, 1986	Dec. 31, 1985	Decrease-Increase+
Cash and Banks	\$ 261,823	\$ 261,143	\$ 680+
Securities	871,506	858,786	12,720+
Funds Sold	274,365	282,029	7,664-
Loans, Discounts & Leases	1,585,060*	1,772,879*	187,819-
Premises, F&F	50,379	58,059	7,680-
Other Real Estate	24,203	25,643	1,440-
Other Assets	72,441	91,860	19,419-
	\$ 3,139,777	\$ 3,350,399	\$ 210,622-

LIABILITIES

Total Deposits	\$ 2,792,135	\$ 2,955,754	\$ 163,619-
Funds Purchased	36,352	46,573	10,221-
Other Borrowed Funds	4,519	8,577	4,058-
Mortgages & Leases	3,895	8,229	4,334-
Other Liabilities	34,614	44,911	10,297-
Total Liabilities	\$ 2,871,515	\$ 3,064,044	\$ 192,529-
Sub. Notes & Debentures	1,312	4,313	3,001-
Common Stock	70,592	73,591	2,999-
Surplus	117,818	121,205	3,387-
Undivided Prof. & Cap. Res.	78,540	87,246	8,706-
	\$ 3,139,777	\$ 3,350,399	\$ 210,622-

*After deduction of

Loan Reserves	\$ 26,194	\$ 23,924	\$ 2,270+
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Aggregate Resources and Liabilities of (58) National Banks in Montana, December 31, 1986, Compared With Report of (55) National Banks in Montana, December 31, 1985**

Figures In Thousands

RESOURCES	Dec. 31, 1986	Dec. 31, 1985	Decrease-Increase+
Cash and Banks	\$ 336,336	\$ 347,944	\$ 11,608-
Securities	751,138	598,480	152,658+
Funds Sold	922,231	597,293	324,938+
Loans, Discounts & Leases	1,922,736*	2,101,378*	178,642-
Premises, F&F	61,876	56,083	5,793+
Other Real Estate	24,654	24,923	269-
Other Assets	95,710	113,105	17,395-
	\$ 4,114,681	\$ 3,839,206	\$ 275,475+

LIABILITIES

Total Deposits	\$ 3,333,163	\$ 3,183,597	\$ 149,566+
Funds Purchased	423,515	295,927	127,588+
Other Borrowed Funds	33,763	14,545	19,218+
Mortgages & Leases	9,083	10,738	1,655-
Other Liabilities	56,457	66,726	10,269-
Total Liabilities	\$ 3,855,981	\$ 3,571,533	\$ 284,448+
Sub. Notes & Debentures	10,403	16,645	6,242-
Preferred Stock	5,500	2,000	3,500+
Common Stock	83,438	78,569	4,869+
Surplus	94,393	85,357	9,036+
Undivided Prof. & Cap. Res.	64,966	85,102	20,136-
	\$ 4,114,681	\$ 3,839,206	\$ 275,475+

*After deduction of

Loan Reserves	\$ 55,773	\$ 34,398	\$ 21,375+
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Grand Total — All Banks in Montana	\$ 7,254,458	\$ 7,189,605	\$ 64,853+
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**Data relating to National Banks obtained from Montana National Banks

SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA

STATE BANKS

	Dec. 31, 1986	Dec. 31, 1985
Loans and Leases as Percentage of Total Assets	50.89%	53.25%
Loans and Leases as Percentage of Total Deposits	57.71%	60.79%
Capital and Reserve a/c's as Percentage of Total Assets	9.30%	9.20%
Capital and Reserve a/c's as Percentage of Total Deposits	10.55%	10.50%

NATIONAL BANKS

	Dec. 31, 1986	Dec. 31, 1985
Loans and Leases as Percentage of Total Assets	47.44%	55.14%
Loans and Leases as Percentage of Total Deposits	59.36%	67.09%
Capital and Reserve a/c's as Percentage of Total Assets	7.54%	7.80%
Capital and Reserve a/c's as Percentage of Total Deposits	9.43%	9.49%

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	First Security Bank
Ashland	Cheyenne Western Bank (1)
Baker	The Bank of Baker
Belgrade	Valley Bank of Belgrade
Belt	Belt Valley Bank (1)
Big Fork	Flathead Bank
Big Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1) First Security Bank
Billings	American Bank First Bank-West Billings First Citizens Bank First Interstate Bank of Billings Heights First Interstate Bank of West Billings Montana Bank of Billings (1) Western Bank Yellowstone Bank (1)
Boulder	First Boulder Valley Bank
Bozeman	First Citizens Bank of Bozeman (1) First Security Bank Western Bank
Bridger	Bank of Bridger
Broadus	Powder River Bank (1)
Butte	1st Citizens Bank (1)
Cascade	Stockmens Bank (1)
Chester	Liberty Bank of Montana
Chinook	Blaine Bank of Montana
Choteau	Citizens State Bank (1)
Colstrip	First Interstate Bank
Columbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank Pondera Bank of Montana
Culbertson	Culbertson State Bank (1)
Cut Bank	First Interstate Bank of Glacier Co.
Deer Lodge	Deer Lodge Bank & Trust Co. First Security Bank
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Fairview Bank
Forsyth	First Bank Forsyth Montana Bank of Forsyth (1)
Fort Benton	First Bank Fort Benton
Froid	First State Bank (1)
Glasgow	Treasure State Bank
Glendive	First Fidelity Bank First Security Bank (1)
Great Falls	Central Bank of Montana Eastside Bank of Montana First Interstate Bank of Great Falls (1) The Village Bank Trust Corporation of Montana
Hamilton	Citizens State Bank Ravalli County Bank (1)
Hardin	First Interstate Bank Little Horn State Bank
Harlem	Security State Bank
Havre	Citizens Bank of Montana First Security Bank (1)

Helena	Bank of Montana First Security Bank (1) First Trust Co. of Montana Norwest Capital Management & Trust Co., Montana The Valley Bank
Jordan	Garfield County Bank
Kalispell	First Security Bank Valley Bank of Kalispell
Laurel	First Security Bank (1) The Yellowstone Bank (1)
Lewistown	Midstate Bank of Montana
Libby	United Bank
Lincoln	First Bank of Lincoln
Livingston	First Security Bank (1) Montana Bank of Livingston (1)
Lolo	Bitterroot Valley Bank
Malta	First Security Bank (1) First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Interstate Bank First Security Bank & Trust Co.
Missoula	First Security Bank (1) Missoula Bank of Montana Montana Bank of South Missoula
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	First Citizens Bank (1) Security State Bank (1)
Poplar	Traders State Bank
Ronan	Ronan State Bank (1) Valley Bank of Ronan (1)
Roundup	First Security Bank
Rudyard	Farmers Merchants Bank of Montana
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Seeley Lake	First Valley Bank (1)
Shelby	First State Bank Toole County State Bank
Sheridan	Bank of Sheridan
Sidney	1st United Bank (1)
Stanford	Basin State Bank
Stevensville	First State Bank
Superior	Montana Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank of Montana
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valier	Valier Bank of Montana
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	Mountain Bank
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

(1) Members Federal Reserve Bank

MONTANA NATIONAL BANKS

Absarokee	United Bank of Absarokee, N.A.
Anaconda	Norwest Bank Anaconda-Butte, N.A.
Baker	Montana Bank of Baker, N.A.
Billings	First Bank, N.A. First Interstate Bank of Billings, N.A. Norwest Bank Billings, N.A.
Bozeman	First Bank Bozeman Montana Bank of Bozeman, N.A.
Butte	First Bank Butte, N.A. Miner's Bank of Montana, N.A. Montana Bank of Butte, N.A.
Chinook	Western Bank of Chinook, N.A.
Circle	Montana Bank of Circle, N.A.
Columbia Falls	First Citizens Bank, N.A. Glacier National Bank
Cut Bank	First National Bank
Dillon	Norwest Bank Dillon, N.A.
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Fromberg	Clarks Fork National Bank
Geraldine	First National Bank
Glasgow	First National Bank First Security Bank of Montana, N.A.
Glendive	First National Bank
Great Falls	First Bank, N.A. First Bank West, N.A. Norwest Bank Great Falls, N.A.
Harlowton	Continental National Bank
Havre	First Bank Havre
Helena	First Bank Helena, N.A. Norwest Bank Helena, N.A.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	First Interstate Bank of Kalispell, N.A. Norwest Bank Kalispell, N.A.
Lewistown	First Bank Lewistown Norwest Bank Lewistown, N.A.
Libby	First National Bank
Livingston	First National Park Bank
Miles City	First Bank Miles City
Missoula	First Bank-Southside Missoula, N.A. First Bank-Western Montana, N.A. First National Montana Bank of Missoula
Plains	First National Bank
Plentywood	Montana National Bank
Red Lodge	Montana Bank of Red Lodge, N.A. United States National Bank
Richey	Richey National Bank
Roundup	Montana Bank of Roundup, N.A.
Sidney	Montana Bank of Sidney, N.A. The Richland National Bank & Trust
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank & Trust
Wolf Point	Citizens First National Bank Western National Bank

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